

**Information to identify the case:**

Debtor 1 David L. Morris  
First Name Middle Name Last Name

Debtor 2 Lisa L. Morris  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-10914-TPA**

Social Security number or ITIN **xxx-xx-0084**

EIN **-----**

Social Security number or ITIN **xxx-xx-0485**

EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David L. Morris

Lisa L. Morris

10/17/17

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David L. Morris  
Lisa L. Morris  
Debtors

Case No. 12-10914-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 73

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db/jdb +David L. Morris, Lisa L. Morris, 1325 Skyline Drive, Hermitage, PA 16148-6739  
aty +Craig A. Edelman, Brice, Vander, Linden & Wernick PC, 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640  
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067)  
13424122 +ACT Dental, Inc., Annette C Theofilos, DMD, 2213 Shenango Valley Freeway, Hermitage, PA 16148-2545  
13424123 +Advanced Anesthesia Associates, POB 988, East Liverpool, OH 43920-5988  
13424124 +Advanced Derm & Skin Care Center, 987 Boardman-Canfield Road, Boardman, OH 44512-4222  
13424125 Allegheny Imaging of McCandless, POB 49, Pittsburgh, PA 15230-0049  
13424126 Allegheny Radiology Associates, POB 49, Pittsburgh, PA 15230-0049  
13424127 Ameripath Pittsburgh, PC, 20 Ash Street, Suite 310, Conshohocken, PA 19428-2089  
13424132 CHMCA Physician Billing, 236 Locust Street, Suite 200, Akron, OH 44302  
13406957 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
13424134 City of Hermitage, POB 6078, Hermitage, PA 16148-1078  
13424138 +Douglas J. Nagle, DMD, MS, 1951 Shenango Valley Freeway, Pinewood Place- Suite 4 North, Hermitage, PA 16148-2522  
13424139 +Dr. Charles Gulland, 490 Kerrwood Drive, Suite 201, Hermitage, PA 16148-5202  
13424140 +Emergency Professional Services, POB 740021, Cincinnati, OH 45274-0021  
13406961 +Fidelity Properties, 220 E Main Street, Alliance, OH 44601-2423  
13406962 +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
13424145 Forum Health, POB 633572, Cincinnati, OH 45263-3572  
13424148 +Gilda Stigliano, DDS, 701 N. Hermitage Road, Suite 23, Hermitage, PA 16148-3248  
13424150 +Hermitage Radiology, POB 1118, Hermitage, PA 16148-0118  
13424155 +Joel P. Ways, Optometrist, 89 E. State Street, Sharon, PA 16146-1704  
13424156 +John Lee Jackson, Esquire, 1445 Langham Creek Drive, Houston, TX 77084-5012  
13424157 +Joseph J. Conti, DO LTD, 480 North Kerrwood Drive, Hermitage, PA 16148-5212  
13424158 +Joseph T. Joseph, 1466 North Hermitage Road, Hermitage, PA 16148-3105  
13424159 +Lon W. Voisey, DDS, Sharon Professional Building, 912 East State Street, Sharon, PA 16146-3361  
13424161 +Lynn A. Colaiacovo, M.D., 2501 Shenango Valley Freeway, Suite 1, Hermitage, PA 16148-2536  
13424162 Michael E. Abdul-Malak, MD, LLC, 875 N Hermitage Road, Suite 1, Hermitage, PA 16148-3278  
13406973 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
13406976 +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
13424171 +Powell, Rogers & Speaks, Inc., PO Box 930, Halifax, PA 17032-0930  
13424173 Quest Diagnostics, 875 Greentree Road, 4 Parkway Center, Pittsburgh, PA 15220-3610  
13409267 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
13406979 +Rbs Citizens, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725  
13424175 +Regional Imaging Associates, 32 Jefferson Avenue, Suite 109, Sharon, PA 16146-3346  
13424177 +Sharon Regional Health System, 699 East State Street, Sharon, PA 16146-2096  
13424178 +Sharon Regional Physician Services, POB 6025, Hermitage, PA 16148-0913  
13424179 +Sharp Collections, 114 N Mercer Avenue, POB 81, Sharpsville, PA 16150-0081  
13424180 +Specialty Orthopaedics, P.C., 3120 Highland Road, Hermitage, PA 16148-4512  
13424181 +Steel City Anesthesia, POB 493, Canfield, OH 44406-0493  
13424182 +The Pain Center of Western PA, POB 1032, Hermitage, PA 16148-0032  
13455372 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585  
13424184 +UPMC Horizon, POB 382059, Pittsburgh, PA 15250-0001  
13424185 UPMC Physician Services, POB 371980, Pittsburgh, PA 15250-7980  
13424183 Universal Fidelity LP, POB 941911, Houston, TX 77094-8911  
13424186 +Vitreo Retinal Consultants, Inc., 4676 Douglas CR NW, Canton, OH 44718-3619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:48 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

13424121 +E-mail/Text: bankruptcy@24asset.com Oct 18 2017 01:14:18 24 Asset Management,

2020 Camino Del Rio North, Suite 900, San Diego, CA 92108-1546

13442390 EDI: AIS.COM Oct 18 2017 01:13:00 American InfoSource LP as agent for,  
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093

13423572 EDI: AIS.COM Oct 18 2017 01:13:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

13472898 +EDI: ACCE.COM Oct 18 2017 01:08:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036

13406953 +EDI: ACCE.COM Oct 18 2017 01:08:00 Asset Acceptance Llc, Po Box 1630,  
Warren, MI 48090-1630

13498190 +EDI: ATLASACQU.COM Oct 18 2017 01:08:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303

13406955 +EDI: BANKAMER.COM Oct 18 2017 01:08:00 Bank Of America, 450 American Street,  
Simi Valley, CA 93065-6285

13406956 EDI: CAPITALONE.COM Oct 18 2017 01:08:00 Cap One, Po Box 85520, Richmond, VA 23285

13406960 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 18 2017 01:14:17 Credit Management Co,  
2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 73

Date Rcvd: Oct 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13424142 +E-mail/Text: yhenyard@hotmail.com Oct 18 2017 01:14:16 Eye Care Associates,  
10 Dutton Drive, Youngstown, OH 44502-1899  
13406965 EDI: RMSC.COM Oct 18 2017 01:08:00 Green Tree Servicing, 332 Minnesota Street, Suite 610,  
Saint Paul, MN 55101  
13406963 +EDI: RMSC.COM Oct 18 2017 01:08:00 Gecrb, Po Box 981400, El Paso, TX 79998-1400  
13406964 EDI: RMSC.COM Oct 18 2017 01:08:00 Gecrb, Po Box 984100, El Paso, TX 79998  
13406966 +EDI: HFC.COM Oct 18 2017 01:08:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13406967 +EDI: IIC9.COM Oct 18 2017 01:13:00 I C System, Po Box 64378, Saint Paul, MN 55164-0378  
13406969 +EDI: IRS.COM Oct 18 2017 01:08:00 Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
13486612 EDI: JEFFERSONCAP.COM Oct 18 2017 01:08:00 DENOVUS CORPORATION LTD,  
c/o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
13406970 +EDI: RESURGENT.COM Oct 18 2017 01:13:00 Lvnv Funding, Po Box 740281,  
Houston, TX 77274-0281  
13406971 +EDI: MID8.COM Oct 18 2017 01:08:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255  
13406972 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:48 PA Department of Revenue,  
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13515938 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates LLC, P.O. Box 41067,  
Norfolk, VA 23541  
13515276 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
13406974 +E-mail/Text: pennstarfcu@neohio.twcbc.com Oct 18 2017 01:14:21 Pennstar Fcu,  
4139 E State Street, Hermitage, PA 16148-3402  
13406975 +E-mail/Text: nod.referrals@fdpde.com Oct 18 2017 01:13:28 Phelan, Hallinan & Schmieg, LLP,  
1617 JFK Boulevard, Philadelphia, PA 19103-1821  
13406977 +EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery & Affil, 120 Corporate Boulevard,  
Norfolk, VA 23502-4952  
13424172 +E-mail/Text: mmyers@primary-health.net Oct 18 2017 01:13:26 Primary Health Network,  
POB 716, Sharon, PA 16146-0716  
13406980 +EDI: NAVIENTFKASMSERV.COM Oct 18 2017 01:08:00 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RBS Citizens  
cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STR  
cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
13424128\* +Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630  
13500079\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
13424129\* +Aurora Bank Fsb, 10350 Park Meadows Drive, Littleton, CO 80124-6800  
13424130\* +Bank Of America, 450 American Street, Simi Valley, CA 93065-6285  
13424131\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13424133\* +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000  
13424135\* +Collection Service Center, Po Box 1091, Hermitage, PA 16148-0091  
13424137\* +Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
13424143\* +Fidelity Properties, 220 E Main Street, Alliance, OH 44601-2423  
13424144\* +First Federal Credit, 24700 Chagrin Boulevard, Suite 2, Cleveland, OH 44122-5662  
13424149\* +++++GREEN TREE SERVICING, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Green Tree Servicing, 332 Minnesota Street, Suite 610,  
Saint Paul, MN 55101)  
13424146\* +Gecrb, Po Box 981400, El Paso, TX 79998-1400  
13424147\* Gecrb, Po Box 984100, El Paso, TX 79998  
13433040\* +Gilda Stigliano DDS, 701 N. Hermitage Road, Suite 23, Hermitage, PA 16148-3248  
13424151\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13424152\* +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
13406968\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
13424153\* +Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue,  
Room 727, Pittsburgh, PA 15222-4107  
13424154\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
13424160\* +Lvnv Funding, Po Box 740281, Houston, TX 77274-0281  
13424163\* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13512047\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department,  
350 Highland Drive, Lewisville, TX 75067)  
13424164\* PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13424165\* +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425  
13424166\* +Penstar Fcu, 4139 E State Street, Hermitage, PA 16148-3402  
13424167\* +Phelan, Hallinan & Schmieg, LLP, 1617 JFK Boulevard, Philadelphia, PA 19103-1821  
13424168\* +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
13424169\* +Portfolio Recovery & Affil, 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13406978\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13424170\* +Portfolio Recovery & Affil., 120 Corporate Boulevard, Norfolk, VA 23502-4952  
13424174\* +Rbs Citizens, 1000 Lafayette Boulevard, Bridgeport, CT 06604-4725  
13424176\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 73

Date Rcvd: Oct 17, 2017

TOTALS: 2, \* 33, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,  
sklein@hunton.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR  
STRUCTURED ASSET SECURITIES CORPORATION SASCO MORTGAGE LOAN TRUST 2002-12 MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2002- 12 bkgroup@kmllawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Lawrence W. Willis on behalf of Debtor David L. Morris help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Lawrence W. Willis on behalf of Joint Debtor Lisa L. Morris help@urfreshstrt.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor David L. Morris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Lisa L. Morris ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecoeur cmeecf@chapter13trusteedpaw.com

TOTAL: 10